



- 11/9[VA Benefits & Estate Planning Panel](#) – Stonebrook Village, Windsor Locks
- 11/14[Planning for Long-term Care](#) – Arden Courts, Farmington
- 11/16[Alzheimer’s panel](#) – hosted by Alzheimer’s Association, Wilton Library
- 11/29[Special Needs Planning Fair for Avon Schools SEPTA](#) – visit us at the Avon Library
- 12/6[Navigating Long-term Care & Healthcare with Farmington VNA](#) – Simsbury Inn

To see our Adult Education schedule, visit www.ctseniorlaw.com and go to SEMINARS



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SMART PLANNER

Useful Tips for a Better Tomorrow

Fall 2017

Why Everyone Should be Paying Attention to the Medicaid Debate

While the American Healthcare Act or ACA (also known as Obamacare) has so far escaped the repeal-and-replace hatchet, the debate over how to restructure health care is far from over.



One of the most controversial elements of that debate is Medicaid. Despite the broad news coverage on this topic, there is still a great deal of misunderstanding about what Medicaid is, who uses it, and how it's spent.

Not just for the unemployed and the poor

Conservative groups opposed to Medicaid spending would have the public believe that the program is creating an "entitlement society" in which able-bodied

people choose to depend on government programs like Medicaid instead of working. Partly because of the way this kind of rhetoric has been repeated by certain media outlets, many people mistakenly assume that Medicaid is spent strictly on providing healthcare services to the unemployed and the poor. However, the actual numbers do not support this assumption.

According to a report published by the Henry J. Kaiser Family Foundation (KFF), approximately 28% of the overall Medicaid budget is spent on long-term care for seniors. In a related report, the KFF shows how that percentage translates into Medicaid paying for 62% of all nursing home residents in 2014.

The harsh truth is that long-term care is exorbitantly expensive, and that even people who have tried to plan ahead and save enough to cover the costs simply cannot afford the care they need.

Costs of Care in Connecticut

In 2017, Genworth (a life and annuity insurance company) ran a cost of care survey. For the state of Connecticut, the median monthly costs for various kinds of long-term care were as follows:

Home Health Care: \$3,813	Assisted Living Facility: \$4,600
Home Health Aide: \$4,385	Nursing Home – Semi-private Room: \$12,516
Adult Day Health Care: \$1,733	Nursing Home – Private Room: \$13,505

Looking at those numbers, it's not hard to see why many people, even middle-class people who have done their best to prepare for needing long-term care, end up having to rely on Medicaid. Even people who have done all the right things, made smart financial decisions, and set money aside specifically for long-term care very often find that the money they saved doesn't go nearly as far as they'd hoped.

It's also important to note that paying for nursing homes and other kinds of long-term

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GOOD TO KNOW



WAIT! DON'T SEND IN THAT WARRANTY CARD YET...

If you just bought a product that's under warranty, don't send in the registration card until you're sure you're keeping the product. Some retailers, including Amazon, won't let you return an item after you've sent the card or applied for a rebate (especially if you cut the UPC barcode from the box).

A Happy Client . . .

"When my mom had to file for Medicaid, you guys were the best, I'm glad I had you on my side...trying to figure this out on my own would have been a nightmare!"



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It's Time. Plan Today for Your Tomorrow.

The Shocking Truth About Not Having a Will

by CzepigaDalyPope, LLC

A woman recently came to us very upset because her deceased husband's estate will not all go to her – a certain amount will go to his parents. That's the rule in Connecticut.

That's right. When you die without a Last Will and Testament in place, you're giving the state permission to make decisions for you.

Did you know that the majority of all adults have no Will? Even people with high net worth are guilty of this sin of omission.

If you don't have a Will, maybe you think you have plenty of time to get your ducks in a row and it's just not a priority for you right now. With that belief, you may leave your loved ones with a big headache if your future turns out to be shorter than you thought.

Without a Will, what happens to your minor children? Connecticut law gives the surviving parent guardianship of minor children, but what if the other parent is no longer living? Would you want the state to decide who should be your children's guardian?

When there are life changes

Maybe there's some uncertainty in your life and you're waiting for it to be sorted out before you put anything in writing. It could be a divorce, your own or one of your possible heirs. That's all the more reason to nail things down now, while you still have some say in the matter. Once you have a Will, you can revise it at any time to reflect the new circumstances. **But when you die without a Will, someone else makes all the decisions.**

Wills don't cover all

But your Will doesn't decide everything. Here are some assets that would pass to the surviving co-owner or to a named beneficiary:

- Property you've transferred to a living trust
- Life insurance proceeds
- Funds in an IRA, 401K or other retirement account



- Securities held in a transfer on death account
- Payable on death bank accounts
- Vehicles held by transfer on death registration
- Property you own with someone else in joint tenancy

How the state divides up your estate

For any other property, if you die "intestate" (without a Will), the State of Connecticut divvies up your estate according to your circumstances. Take a look at what would happen in each scenario:

- **If you die with children but no spouse**, your children inherit everything
- **If you die with a spouse but no descendants or parents**, your spouse inherits everything
- **If you die with a spouse and descendants from you and that spouse**, your spouse inherits the first \$100,000 of your intestate property, plus 1/2 of the balance; your descendants inherit everything else
- **If you die with a spouse and at least one descendant from you and someone other than that spouse**, your spouse inherits 1/2 of your intestate property, and your descendants inherit everything else
- **If you die with a spouse and parents**, your spouse inherits the first \$100,000 of your intestate property, plus 3/4 of the balance; and your parents inherit the remaining intestate property
- **If you die with parents but no spouse or descendants**, your parents inherit everything
- **If you die with siblings but no spouse, descendants, or parents**, your siblings inherit everything.

Few of us would actively choose to let our state government take charge of our property and make critical decisions about our minor children. But by leaving this important task of adulthood undone, you are doing just that. ■

Paying Attention to the Medicaid Debate

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Care is a challenge and hardship that most people will eventually have to confront. The U.S. Department of Health and Human Services estimates that "70% of people turning age 65 can expect to use some form of long-term care during their lives." This is clearly an issue that will touch most senior Americans.

Burden falls on caregivers

In addition to the direct effects on the finances of the seniors who need long-term care, the rising costs of nursing homes and potential changes to Medicaid pose a very real threat to the financial stability and general well being of family members and friends.

If Medicaid is unavailable to cover the costs of long-term care,

family and friends will need to step in to provide care. The financial and emotional burden of taking on this kind of responsibility can lead to extreme financial crisis, not only draining bank accounts but also keeping younger family members from being able to work. Apart from the cost concerns, taking on the role of primary caregiver can lead to depression, high stress, and anxiety.

The bottom line is that Medicaid is a critical part of our healthcare system. It's a program that helps a wide variety of people and is particularly crucial to seniors from all walks of life who need long-term care as they get older. The Medicaid issue, and by extension the entire healthcare debate, is something everyone should care about.

If you would like some guidance about protecting your money from the costs of long-term care, or how to navigate the Medicaid process, give us a call – we'll be happy to assist you. ■

7 WAYS TO GET A GOOD NIGHT'S SLEEP

Our need for sleep changes throughout our lifetimes, but maybe not as much as we once thought. Contrary to popular belief, **adults 65 and older do *not* require less sleep than they did at 35 or 50.** The National Sleep Foundation recommends 7-9 hours of sleep a night for adults of all ages.

Everyone, regardless of age, can sleep better by doing simple things like improving sleep hygiene and avoiding caffeine close to bedtime, but seniors should also make sure to address age-related sleep issues:

- 1 Seniors naturally find that they tend to go to bed earlier and wake up earlier than they used to. Don't fight this tendency; work with it. **Go to sleep and wake up around the same time every day.**
- 2 **Keep naps short**, at 20-30 minutes tops, so they don't interfere with your regular sleep schedule.



- 3 **Replace regular nightlights with motion-sensitive nightlights** in order to help prevent nighttime falls.
- 4 **Ask a snoring partner to see a doctor** (for their sake and for yours!) as the noise can cost you an hour of sleep a night. Otherwise, consider sleeping in separate bedrooms.

- 5 **Get some sunlight.** Seniors tend to spend more time indoors, missing out on sunlight's powerful effect to help regulate sleep cycles.
- 6 **Talk to your doctor about how existing medical conditions are impacting sleep.** This may include prostate enlargement for men and reduced levels of estrogen for women.
- 7 **Look at your meds.** Many kinds, including antidepressants, interfere with the production of melatonin, a hormone that helps regulate the sleep cycle. This is in addition to the natural decline of melatonin production as we age.

By improving sleep habits and working with your doctor, you can avoid many of the sleep disorders that occur with age and enjoy better health because of it. ■



New Madison Office!

To serve our residents on the shoreline, we have added an office in Madison. The office at 149 Durham Road (Rte 79), is a ½ mile north of downtown. If Madison is more convenient than our Berlin, New Milford, Simsbury or South Windsor offices, just call us and we'll schedule an appointment for you.

We look forward to seeing you there!

WHAT'S UP WITH US

We're expanding to serve you better!

Join us in welcoming our 3 new attorneys:

Jennifer Reale has joined our litigation department; Jeff Rivard's practice includes estate planning and Medicaid and asset protection planning; and special needs attorney Colleen Masse has joined our disability planning department.



Jennifer Reale



Jeff Rivard



Colleen Masse

It's Time. Plan Today for Your Tomorrow. Call us at (860) 236-7673.